

# HOUSING ELEMENT

DRAFT

JULY 2017



# HOUSING ELEMENT

## PURPOSE

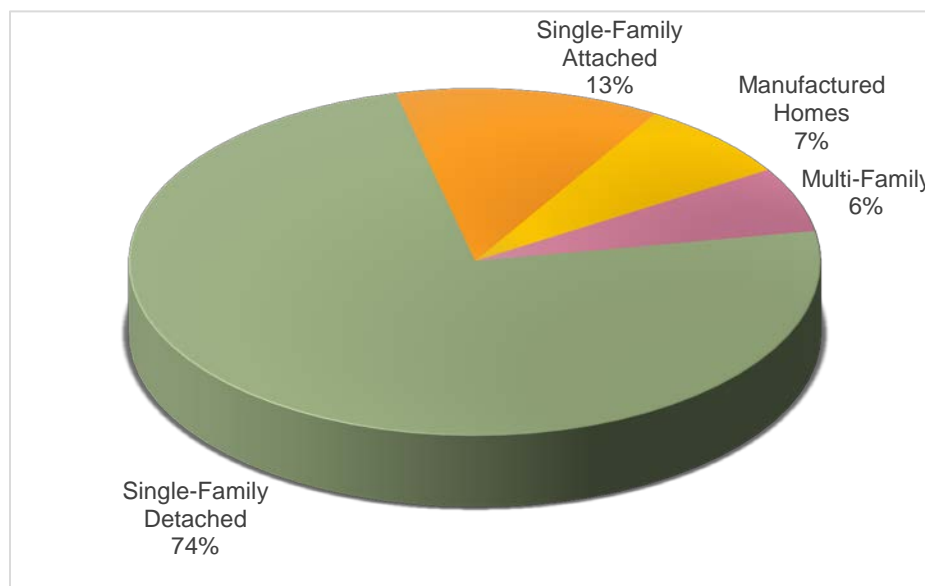
The purpose of the Housing Element is to present an overview of the housing inventory and housing market in Douglas County, to present an updated analysis of housing problems, and to present housing issues and opportunities. The Housing Element concludes with goals, policies, and actions to address housing needs in Douglas County.

Although the Housing Element includes analysis of the housing inventory and housing market for the entire County, the Housing Element goals, policies, and actions for the Tahoe Basin portion of Douglas County will be addressed in the South Shore and Tahoe-Douglas Area Plans.

## HOUSING INVENTORY

According to the Douglas County Assessor, there are 24,663 housing units in Douglas County. As shown in Figure 1, 74 percent of the current housing stock is single-family detached units and 6 percent of the total is multi-family residential units.

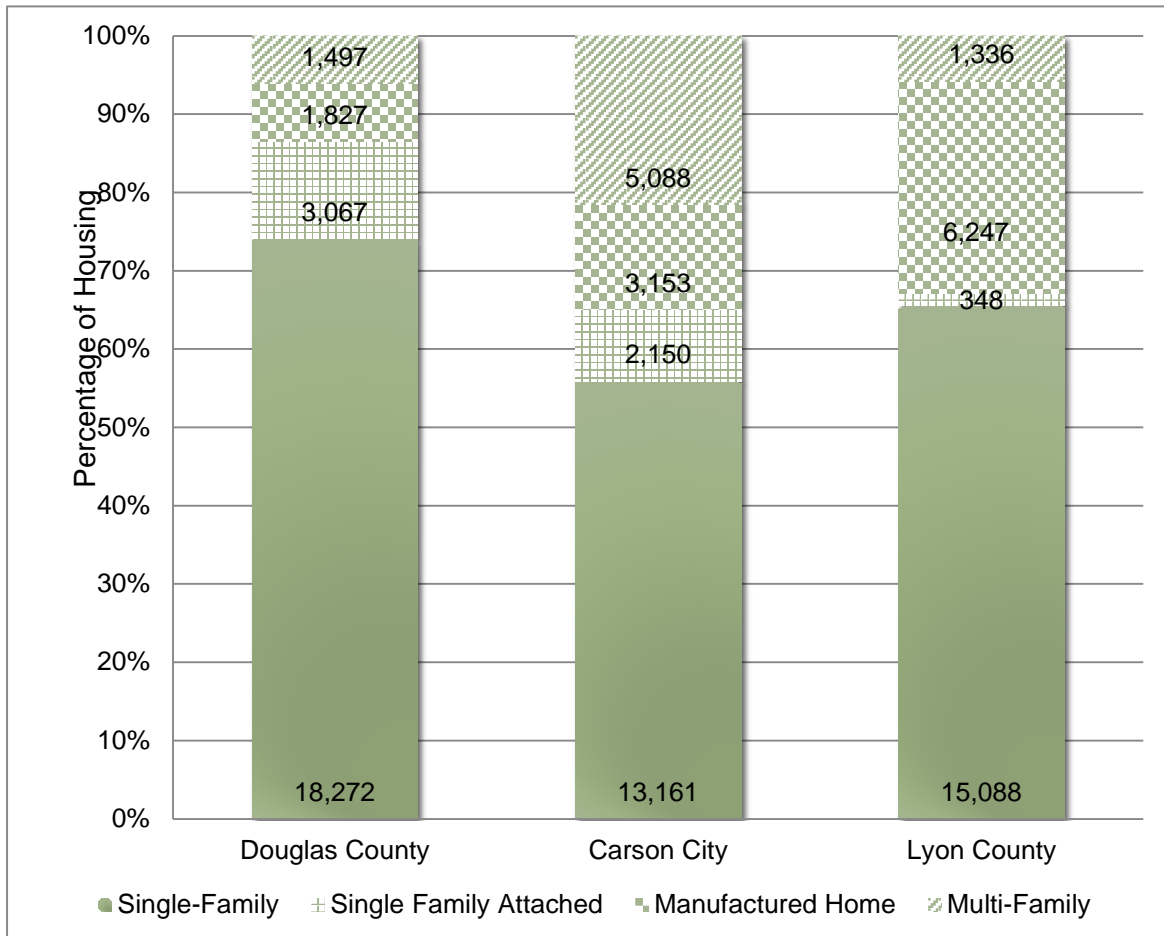
**Figure 1**  
**Douglas County Housing Inventory, 2016**  
**(Total Units = 24,663)**



Source: Douglas County Assessor Housing Counts, July 27, 2016

Figure 2 compares the 2016 housing inventory in Douglas County, Carson City, and Lyon County. Douglas County has the highest percentage of single-family detached units and the highest percentage of single-family attached units (duplexes and townhouses). Douglas County has more multi-family residential units than Lyon County but considerably fewer units compared to Carson City.

**Figure 2**  
**Regional Housing Inventory, 2016**



Source: Certified Housing Counts from County Assessors, State Demographer's Office

Table 1 displays the change in Douglas County's housing inventory for the years 2010 and 2016. Single-Family detached units that are either site-built or modular increased by 528 units, or 2.98 percent. Single-Family detached units that are either manufactured or mobile homes decreased by 14 units. Multi-Family Units increased by 49 units with 30 of these units belonging to the Parkway Vista development in Gardnerville. Single-Family Attached units increased by five units.

Figure 3 provides a housing glossary to provide information on different housing types.

**Table 1**  
**Douglas County Housing Inventory, 2010 & 2016**

<b>Housing Type</b>	<b>2010</b>	<b>% of Total Units</b>	<b>2016</b>	<b>% of Total Units</b>	<b>Change 2010-2016</b>
Single-Family Detached (Site Built/Modular)	17,744	73.6	18,272	74.1	528
Single-Family Detached (Manufactured/Mobile)	1,841	7.6	1,827	7.4	(14)
Single-Family Attached	3,062	12.7	3,067	12.4	5
Multi-Family	1,448	6.0	1,497	6.1	49
<b>Total</b>	<b>24,095</b>	<b>100.0</b>	<b>24,663</b>	<b>100.0</b>	<b>568</b>

**Figure 3**  
**Housing Types Glossary**













<b>Single Family Detached</b>	<b>Single Family Attached</b>	<b>Multifamily</b>
A free standing dwelling with one or more stories that shares no common wall with any other dwelling. Includes site-built, modular, and manufactured homes.	Two or more attached dwellings with one or more stories that share a common wall on at least one side. Land may be under separate ownership.	A multi story structure with at least 4 dwellings and at least 2 or more stories of dwellings. Common walls are shared and multiple units are stacked.
House	Townhouse Duplex Triplex	Apartment building Garden Apartments
   	   	   

Table 2 breaks down the housing inventory by Douglas County taxing areas. Of the 18,272 single-family detached units, more than half of the units are located outside of the three towns and major General Improvement Districts (GIDs). Of the 3,067 single-family attached units, almost 50 percent, or 1,232 units are located within the Kingsbury GID.

**Table 2**  
**2016 Douglas County Housing Inventory, by Tax Area**

<b>Tax Area</b>	<b>Single-Family Detached</b>	<b>Single-Family Attached</b>	<b>Multi-Family</b>	<b>Manufactured (Real &amp; Personal)</b>	<b>Total Units</b>
<b>Gardnerville, Town of (521)</b>	1,635	202	526	342	2,705
<b>Gardnerville Ranchos(530)</b>	3,443	684	148	2	4,277
<b>Genoa, Town of (540, 545)</b>	114	2	1	1	117
<b>Indian Hills (350, 351, 355, 356)</b>	1,615	0	122	94	1,831
<b>Kingsbury GID (410,421,430)</b>	1,007	1,232	106	13	2,358
<b>Minden (510)</b>	1,326	104	133	0	1,563
<b>Topaz/Topaz Ranch (600, 610)</b>	406	0	0	776	1,182
<b>Other Tax Districts</b>	8,726	843	461	599	10,630
<b>TOTAL</b>	18,272	3,067	1,497	1,827	24,663

Table 3 compares total housing units for each tax area in 2001 and 2016. The most significant housing increases occurred in Tax Areas 500 and 505. Total housing units in Tax Area 500 increased from 4,442 to 5,963 housing units, which represented the largest increase in absolute numbers. Tax Area 505 increased from 25 to 362 housing units, an increase of 1,348 percent.

Of the three towns, Gardnerville showed the largest increase in housing units between 2001 and 2016. The total housing units increased from 1,772 to 2,705 units, or by 933 units. The Town of Minden grew by 335 housing units between 2001 and 2016, an increase of 27.28 percent. The Town of Genoa grew by 7 housing units between 2001 and 2016.

In terms of the General Improvement Districts (GIDs), the Kingsbury GID grew by 606 units in Tax Area 430 and by 53 units in Tax Area 410, for a total increase of 650 housing units. The Gardnerville Ranchos GID grew by 430 units since 2001, an increase of 11.18 percent.

**Table 3**  
**CHANGE IN TOTAL HOUSING UNITS FOR EACH TAX AREA, 2001 to 2016**

<b>Tax Area</b>		<b>2001 Total Dwelling Units</b>	<b>2016 Total Dwelling Units</b>	<b>Change 2001 to 2016</b>	<b>Percentage Change</b>
<b>101</b>	Gen Co/TDF	2	2	0	0.00%
<b>110</b>	TD Sewer	721	705	16	-2.22%
<b>120</b>	Logan Creek GID	22	22	0	0.00%
<b>130</b>	Cave Rock GID	90	90	0	0.00%
<b>140</b>	Lakeridge GID	72	78	6	8.33%
<b>150</b>	Skyland GID	232	232	0	0.00%
<b>160</b>	Zephyr Cove GID	79	77	(2)	-2.53%
<b>170</b>	Zephyr Heights GID	239	240	1	0.42%
<b>180</b>	Zephyr Knolls GID	60	63	3	5.00%
<b>190</b>	Marla Bay GID	125	126	1	0.80%
<b>200</b>	Round Hill GID	460	577	117	25.43%
<b>210</b>	Elk Point Sani Dist	104	101	3	-2.88%
<b>220</b>	Douglas Sewer 1	448	513	65	14.51%
<b>230</b>	Oliver Park GID	509	316	193	-37.92%
<b>235*</b>	Oliver Park GID/RD		137	137	N/A
<b>330</b>	Gen Co/EFFD/CWS	610	809	199	32.62%
<b>335</b>	Gen Co/EFFD/CWS/RD	152	147	5	-3.29%
<b>340</b>	Sierra Estates GID	67	70	3	4.48%
<b>350</b>	Indian Hills GID	746	945	199	26.68%
<b>351</b>	Indian Hills GID/EFFD	634	878	244	38.49%
<b>355</b>	Indian Hills GID/RD	6	6	0	0.00%
<b>356*</b>	Indian Hills GID/EFFD	0	2	2	N/A
<b>410</b>	Kingsbury GID	706	759	53	7.51%
<b>430</b>	Kingsbury GID/CWS	993	1599	606	61.03%
<b>500</b>	General Co/CWS/MOS	4442	5963	1521	34.24%
<b>505</b>	Gen Co/CWS/MOS/RD	25	362	337	1348.00%
<b>510</b>	Town of Minden	1228	1563	335	27.28%
<b>521</b>	Town of Gardnerville	1772	2705	933	52.65%
<b>530</b>	Gardnerville Ranchos	3,847	4,277	430	11.18%
<b>540</b>	Town of Genoa	25	28	3	12.00%
<b>545</b>	Town of Genoa/RD	82	89	7	8.54%
<b>600</b>	Topaz	303	403	100	33.00%
<b>610</b>	Topaz Ranch GID	731	779	48	6.57%
<b>Totals</b>		<b>19,532</b>	<b>24,663</b>	<b>5,131</b>	<b>26.27%</b>

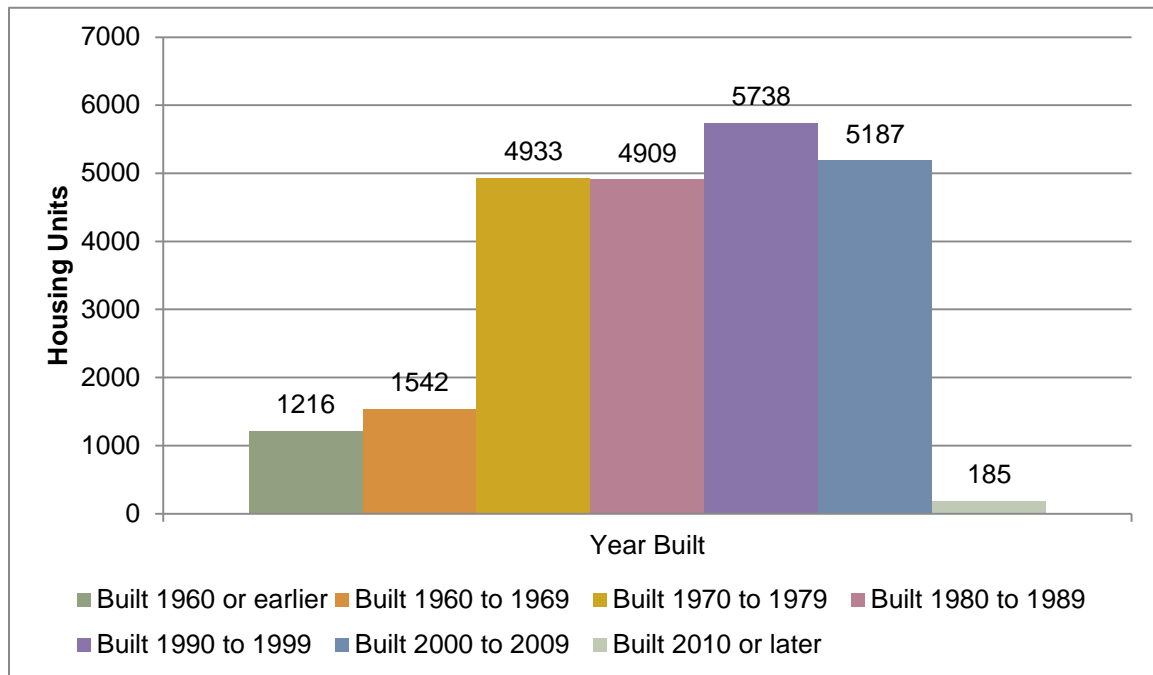
Sources: Douglas County Assessor, Nevada State Demographer.

\*Tax Areas 235 and 356 did not exist in 2001

## HOUSING CONDITIONS

Information on housing conditions in Douglas County comes from the American Community Survey (ACS) of the U.S. Census Bureau as well as HUD's Comprehensive Housing Affordability Strategy, also known as CHAS. The most recent five-year survey from the ACS provides information on the age of housing stock. As shown in Figure 4, the boom years for housing construction in Douglas County began in 1970 and continued until 2009. According to ACS, there were 5,738 units built between 1990 and 1999.

**Figure 4**  
**Year Structures Built in Douglas County**



Source: American Community Survey, 2011-2015 Five-Year Estimate

The most recent CHAS data (based on 2010-2014 American Community Survey) for Douglas County also reports on the number of owner and renter-occupied households with housing problems. Housing is considered substandard when it includes any of these four housing problems: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded (more than 1.0 person per room); and 4) household is cost burdened (paying more than 30% of income for housing costs).

Table 4 provides figures on households which lacked complete plumbing and complete kitchen facilities in Douglas County. There were 34 households in Douglas County that lacked complete plumbing and 273 households that lacked complete kitchen facilities. Complete plumbing includes: 1) hot and cold running water; 2) a flush toilet; and 3) a bathtub or shower. Complete kitchen facilities include: 1) a sink with a faucet; 2) a stove or range; and 3) a refrigerator.

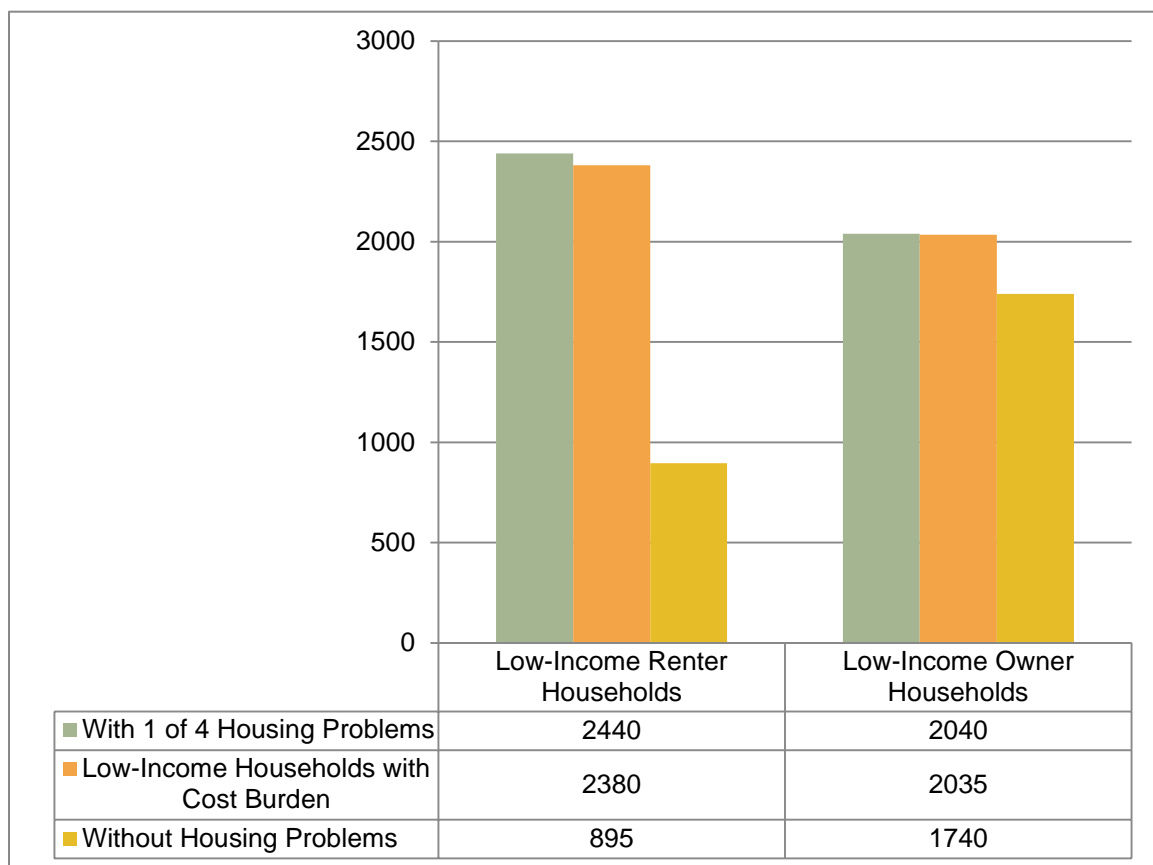
**Table 4**  
**Housing Conditions in Douglas County, 2015**

	<b>2015</b>
<b>Occupied Housing Units</b>	19,779
<b>Lacking Complete Plumbing</b>	34
<b>Lacking Complete Kitchen Facilities</b>	273

*Source: American Community Survey Five-Year Estimate, 2011-2015*

Figure 5 depicts the number of low-income renter and owner households who are experiencing at least one of four housing problems. When cost burden is identified separately, it can be seen that for most low-income households, cost burden is the housing problem faced by the majority. Of the low-income renter households, for example, 2,440 households experienced one of four housing problems. When cost burden is examined, 2,380 low-income renters experienced housing cost burden. In other words, for 97.5 percent of low-income renter households, the one housing problem identified is cost burden. For low-income owner households, cost burden affected 2,035 out of 2,040 households with a housing problem, or 99.8 percent of the households. Additional information on housing cost burden is presented in the Affordable Housing section of this Element (*see Table 9*).

**Figure 5**  
**Housing Problems for Low-Income Households, by Tenure**





## HOUSING MARKET

The Douglas County housing market includes two submarkets: East Fork Township and Tahoe Township. The Tahoe Township housing market continues to reflect the higher housing prices associated with real estate in the Tahoe Basin. The housing market in the Tahoe Township is also influenced by the vacation home rental industry. The housing market in the East Fork Township remains dominated by single-family detached dwellings with few multi-family units constructed during the last ten years. Map 1 displays the location of the East Fork and Tahoe Townships.

The housing markets in both East Fork and Tahoe Township are experiencing rebounds after the Great Recession. Improved housing markets will result in improved employment numbers for construction and related industries but will also affect housing affordability. The National Low Income Housing Coalition identified Douglas County as the most expensive housing market in Nevada after Clark County (2016 Out of Reach Report).

## HOUSING TENURE

As shown in Table 5, the percentage of owner-occupied units in the County has remained fairly constant. The 2010 Census reported that 71.8 percent of the occupied housing units were owner-occupied as compared to 28.2 percent for renter-occupied households. By comparison, the national homeownership rate continues to decline. The State of the Nation's Housing reports that the national homeownership rate was 63.7 percent in 2015 and 63.4 percent in 2016, based on the Housing Vacancy Survey.

While the number of renter households has been increasing since 2010, the multi-family housing stock has remained almost unchanged since 2010. The 6,044 renter households in Douglas County must rely on duplexes, triplexes, and single-family attached and detached dwellings (including manufactured homes) since there are only 1,497 multi-family dwelling units in Douglas County (See Table 1). Moreover, between 2010 and 2016, only 1 duplex has been permitted and only 55 multi-family units have been constructed (including 30 units for Parkway Vista Senior Apartments in Gardnerville), which has not kept up with the demand for these types of housing units.

**Table 5**  
**Household Tenure in Douglas County, 2010 Census and 2015 ACS**

Year	Total Units	Occupied Units	Percentage of Occupied Units	Owner-Occupied Units	Percentage of Total Occupied Units	Renter-Occupied Units	Percentage of Total Occupied Units
<b>2010</b>	23,671	19,638	83.0%	14,105	71.8%	5,533	28.2%
<b>2014*</b>	23,677	19,765	83.5%	14,050	71.1%	5,715	28.9%
<b>2015</b>	23,710	19,779	83.4%	13,735	69.4%	6,044	30.6%

*Source: 2010 Census and American Community Survey Five-Year Estimate 2014 and 2015*

Map 1  
East Fork and Tahoe Township Boundaries

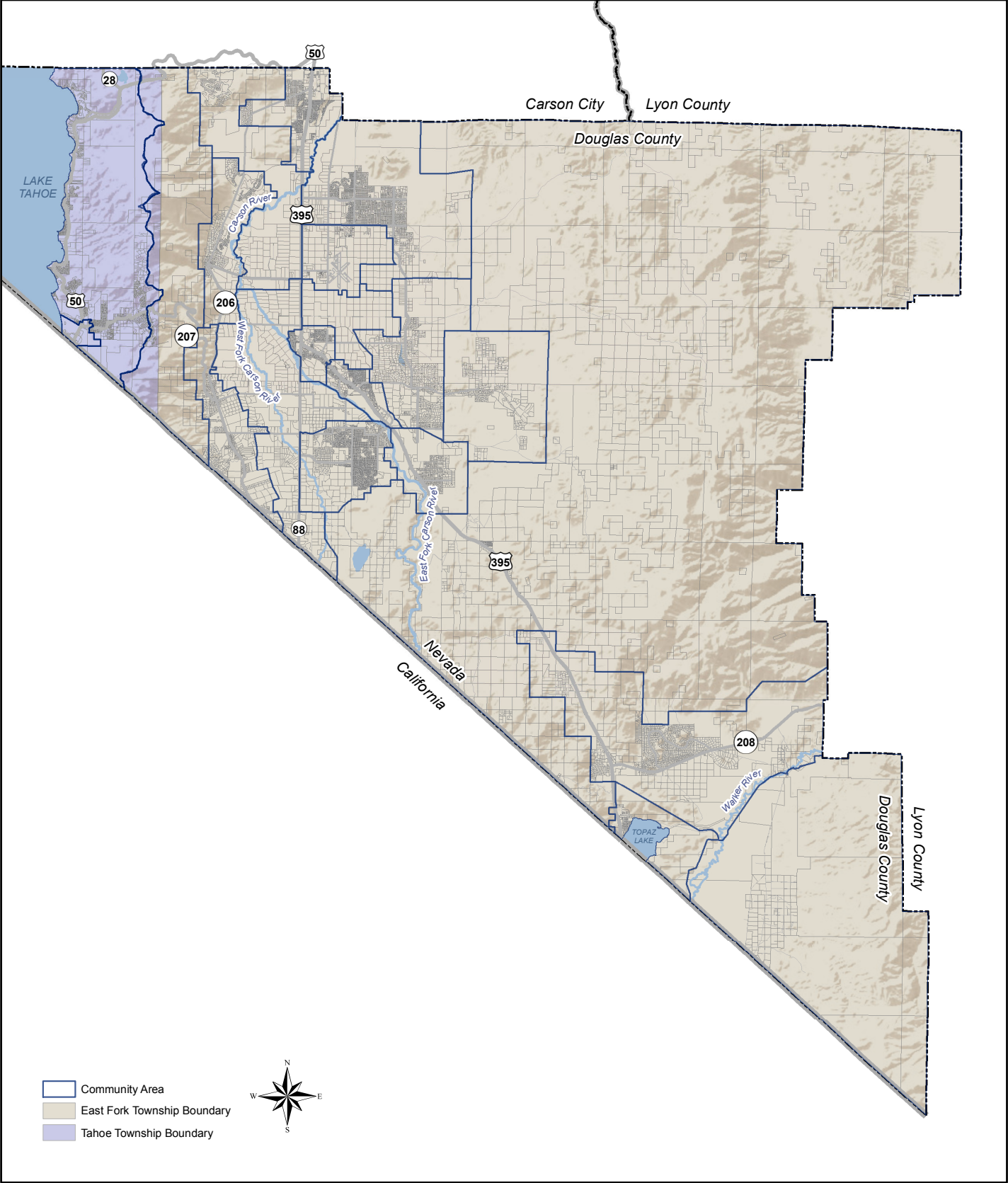


Table 6 provides information on the number of vacant units in Douglas County based on the 2010 Census and more recent five-year estimates from the ACS. According to the ACS Surveys, the number of dwellings for sale decreased from 403 to 220 in 2015. The number of dwellings available for rent have decreased from 790 in the 2010 Census to 216 units in 2015.

**Table 6**  
**Vacant Units in Douglas County, 2010 to 2015**

<b>Total Vacant</b>	<b>2010 Census</b>	<b>2013 ACS</b>	<b>2014 ACS</b>	<b>2015 ACS</b>
Available for Sale	<b>403</b>	<b>239</b>	<b>228</b>	<b>220</b>
Available for Rent	<b>790</b>	<b>409</b>	<b>198</b>	<b>216</b>
Other Vacant*	<b>2,840</b>	<b>3,544</b>	<b>3,486</b>	<b>3,495</b>

Source: 2010 Census, ACS Five-Year Surveys

\*Other Vacant includes seasonal, recreational, or occasional units as well as units that are rented or sold, but not occupied. In the 2010 Census, 2,303 units (9.7 percent), were seasonal.

Table 7 compares the average household size for renter and owner households in Douglas County. The overall average household size for all occupied housing units in 2010 was 2.38 but the average size for owner-occupied households was 2.35 compared to 2.47 for renter-occupied households. The 2011-2015 ACS reported that the average household size for owner-occupied households had decreased slightly to 2.33 while the average household size for renter-occupied households had increased slightly to 2.48

**Table 7**  
**Average Household Size**

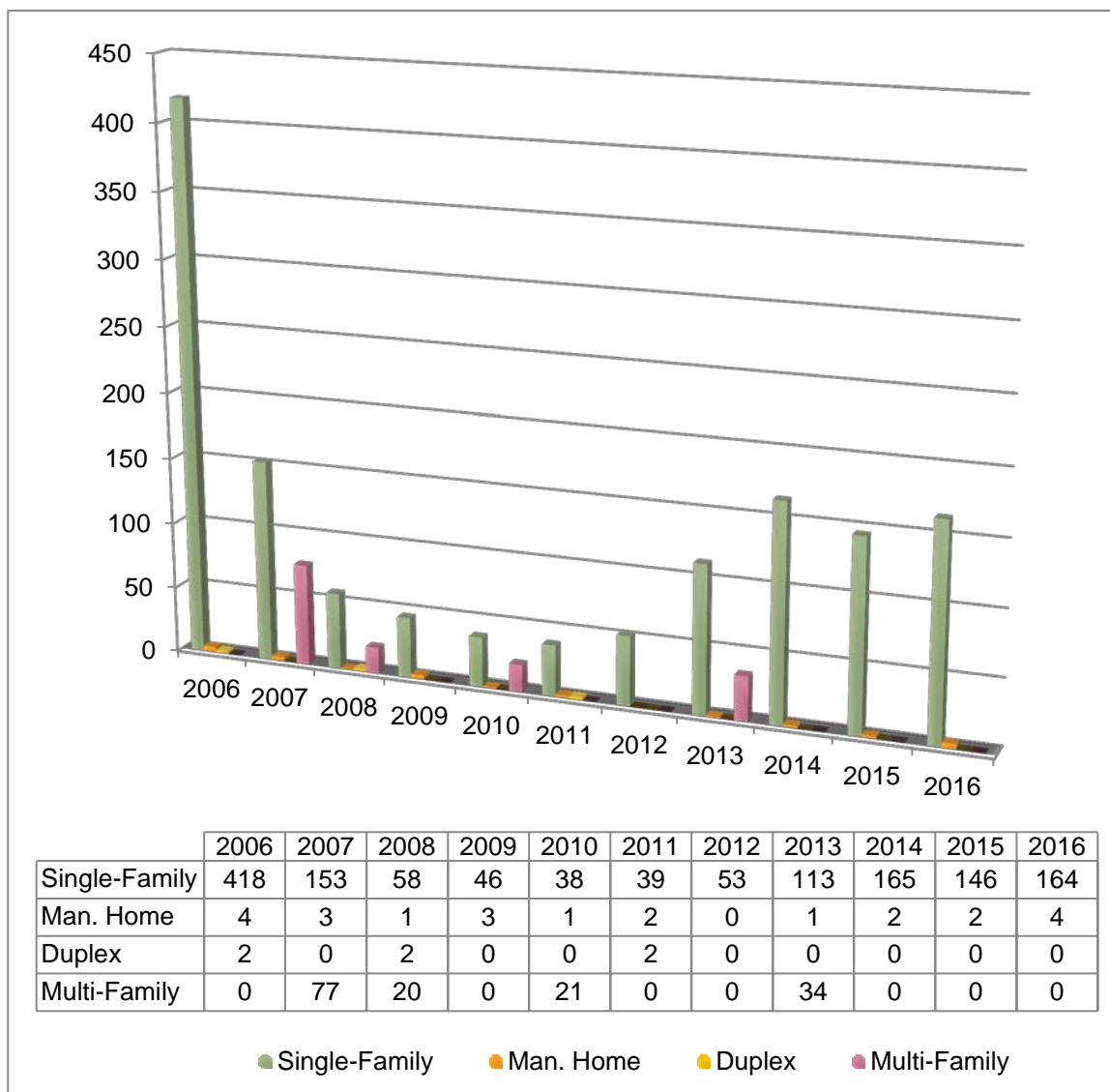
	<b>2010 Census</b>	<b>2011-2015 ACS</b>
<b>Average Household Size of Owner-Occupied Unit</b>	2.35	2.33
<b>Average Household Size of Renter-Occupied Unit</b>	2.47	2.48

Source: 2010 Census and 2011-2015 ACS

## RESIDENTIAL BUILDING PERMITS

As shown in Figure 5, building permit activity in Douglas County has increased since the Great Recession period. In 2006, permits for new single-family homes totaled 418 but dropped to 38 permits in 2011. Permits for new single-family homes now exceed 100 per year with 146 and 164 permits in calendar years 2015 and 2016, respectively. Although the single-family market is improving, the multi-family market has remained lackluster. Since 2006, only 6 duplex units and 152 units of multi-family housing have been constructed in Douglas County. The 21 units of multi-family in 2010 was for the Mahogany Court affordable apartments in Minden while the 34 units in 2013 included 30 units for the Parkway Vista Affordable Senior development in Gardnerville. Building permits for new manufactured single-family homes have been less than 5 per year.

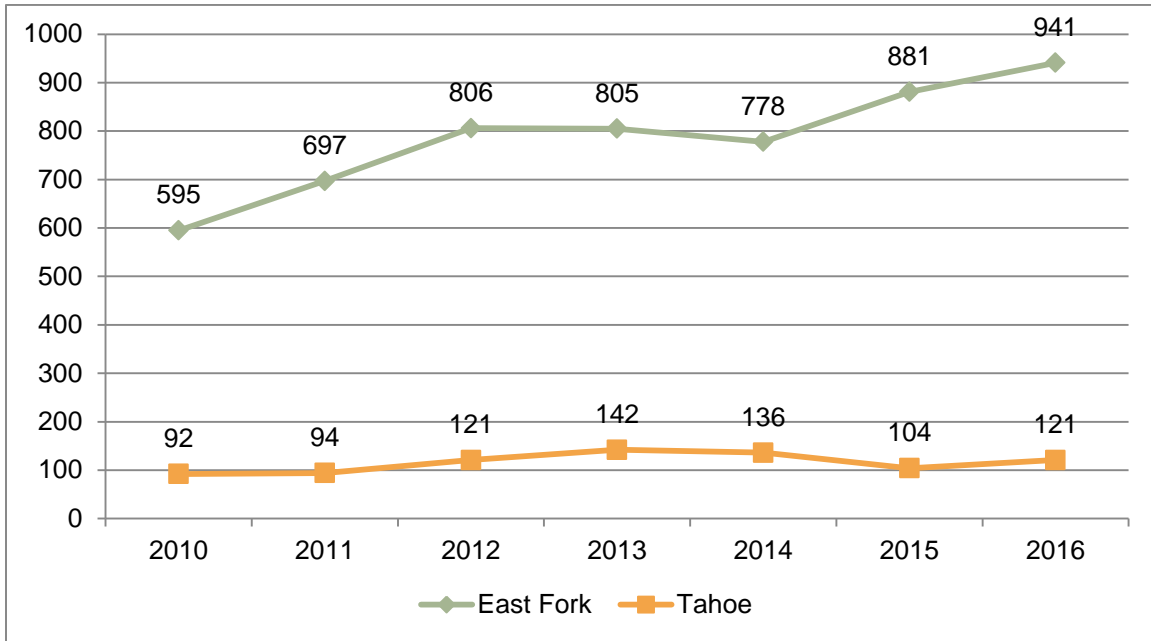
**Figure 6**  
**Residential Building Permits, 2006-2016**



## SALES TRENDS

The single-family housing market has improved since the Great Recession. As shown in Figure 7, housing sales in the East Fork Township increased from 595 in 2010 to 941 in 2016. For the Tahoe Township, single-family sales totaled 92 in 2010 but increased to 121 in 2016. Average sales prices for homes sold in both Townships are depicted in Figure 8. Tahoe Township home prices dropped to under \$750,000 in 2012 but have normally stayed above \$900,000. Housing prices in the rest of Douglas County have been steadily increasing since 2011

**Figure 7**  
**Single-Family Sales in Douglas County, 2010- 2016, by Township**



**Figure 8**  
**Average Single-Family Sales Prices, 2010-2016, by Township**

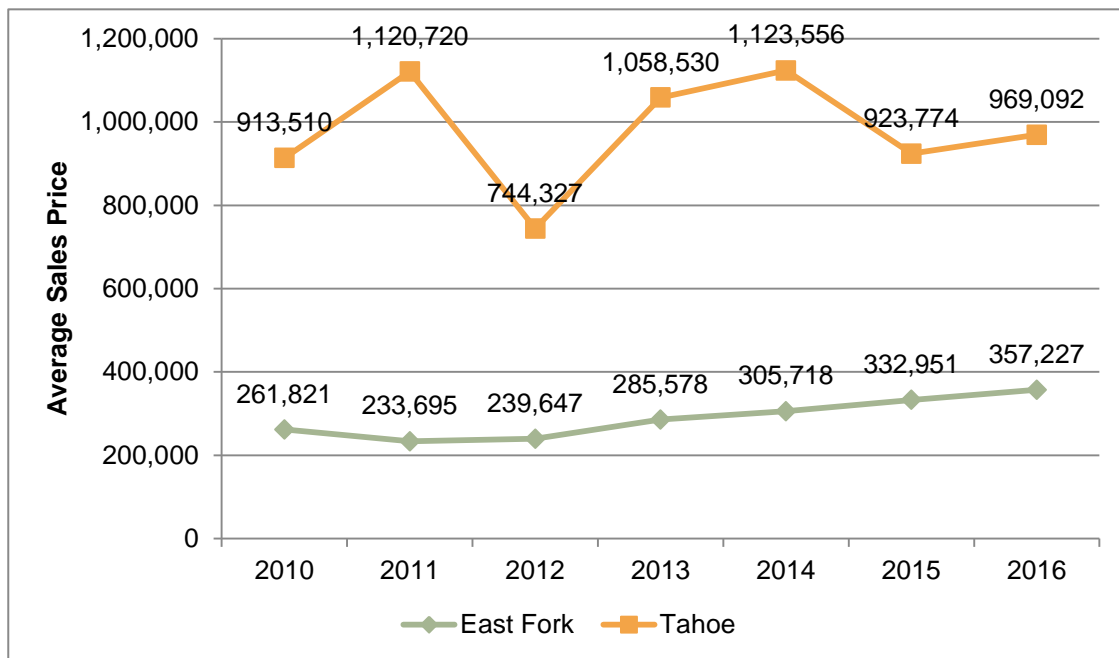
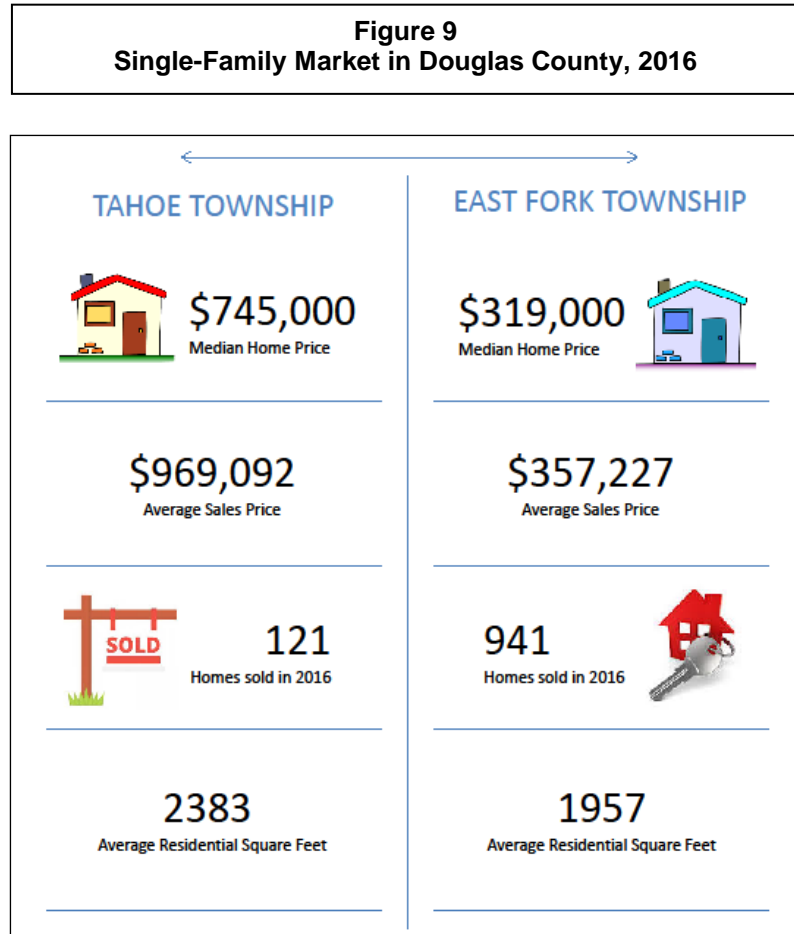


Figure 9 provides a snapshot of the 2016 housing market for single-family homes in Douglas County. Sales Prices in the Tahoe Township are approximately 200 to 300 percent higher than those in the East Fork Township. The median sales price for a single-family home in the East Fork Township was \$319,000 compared to \$745,000 in the Tahoe Township. The average sales price for the Tahoe Township was \$969,092, however, compared to \$357,227 for East Fork. The average residential square feet for single-family homes is 2,383 in the Tahoe Township compared to 1,957 square feet for homes in the East Fork Township. The national average was 2,392 square feet (2010 Census).

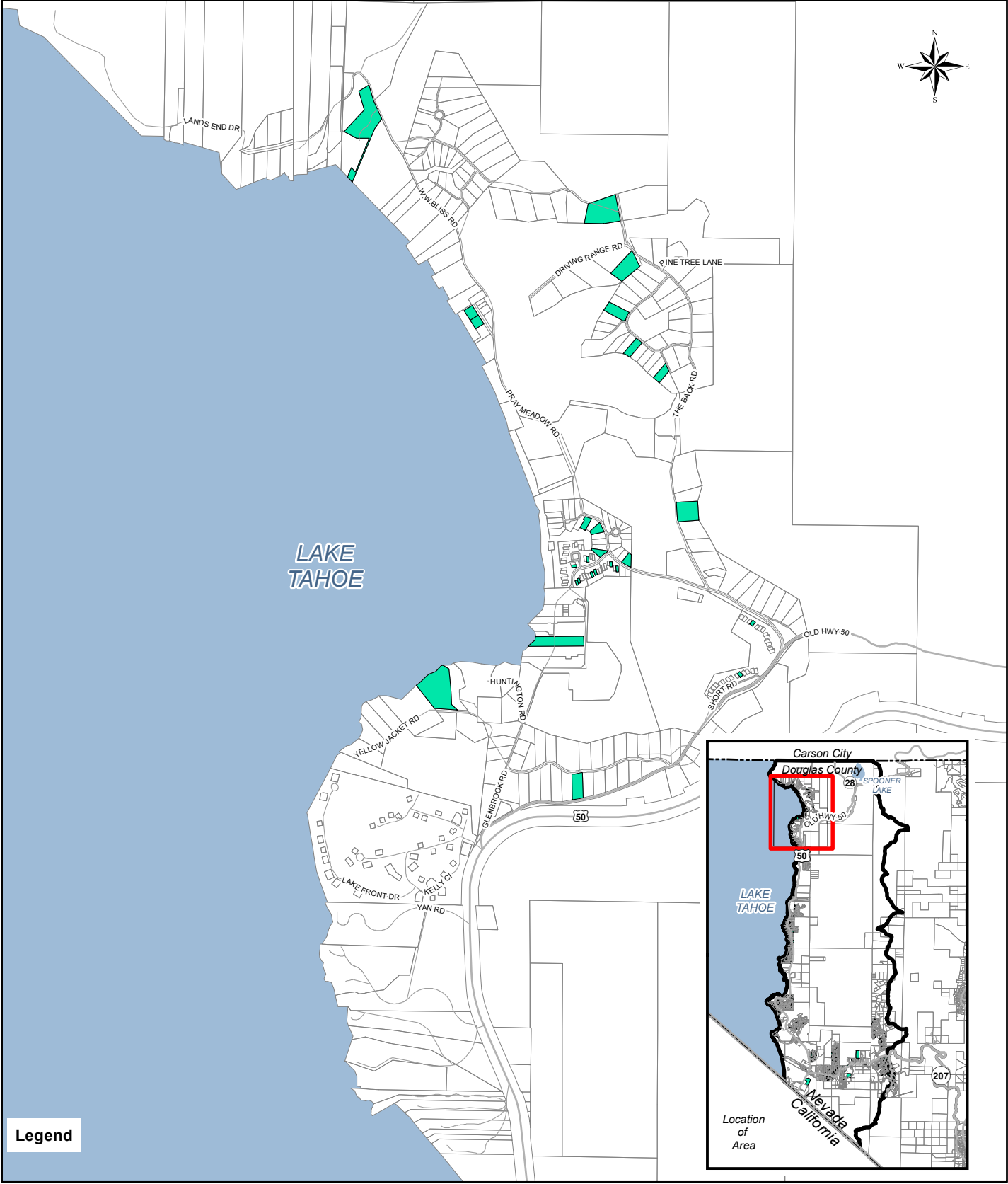


## VACATION HOME RENTALS

Douglas County adopted a Vacation Home Rental (VHR) Ordinance in 2005 (Chapter 5.40). The ordinance only applies to properties located in the Tahoe Township (See Map 1). As of October 2016, there are 407 registered VHRs in the Tahoe Township. Although VHRs are prohibited in the Carson Valley (East Fork Township), review of VHR web sites indicates there are several VHR's operating in the Carson Valley. Douglas County is now considering amendments to the existing ordinance which may include stricter regulations as well as expansion of the VHR ordinance to the East Fork Township.

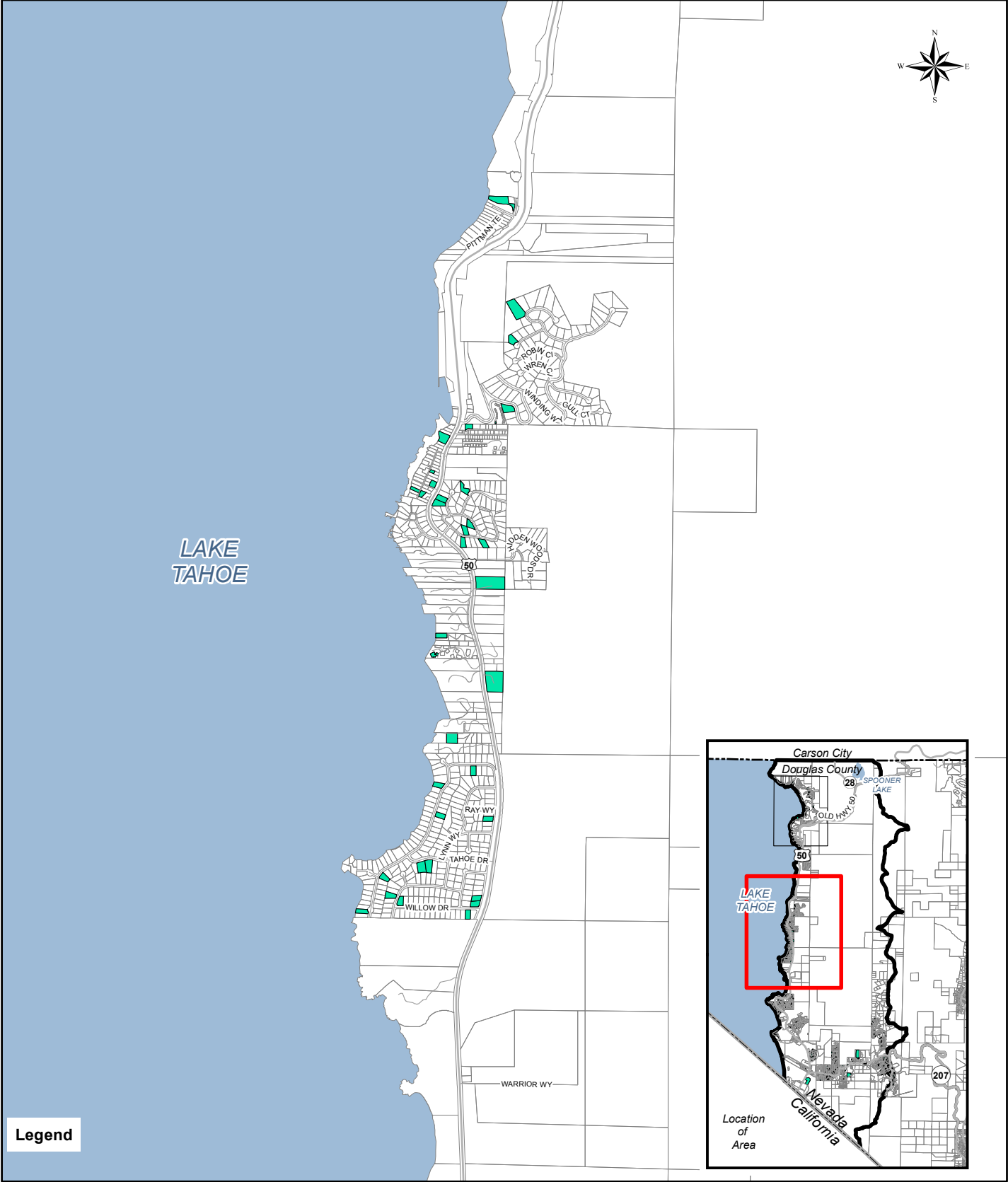
Maps 2-4 depict the location of VHRs in the north, central, and southern portions of the Tahoe Basin in Douglas County.

**Map 2**  
**Vacation Home Rentals**  
**in Glenbrook**



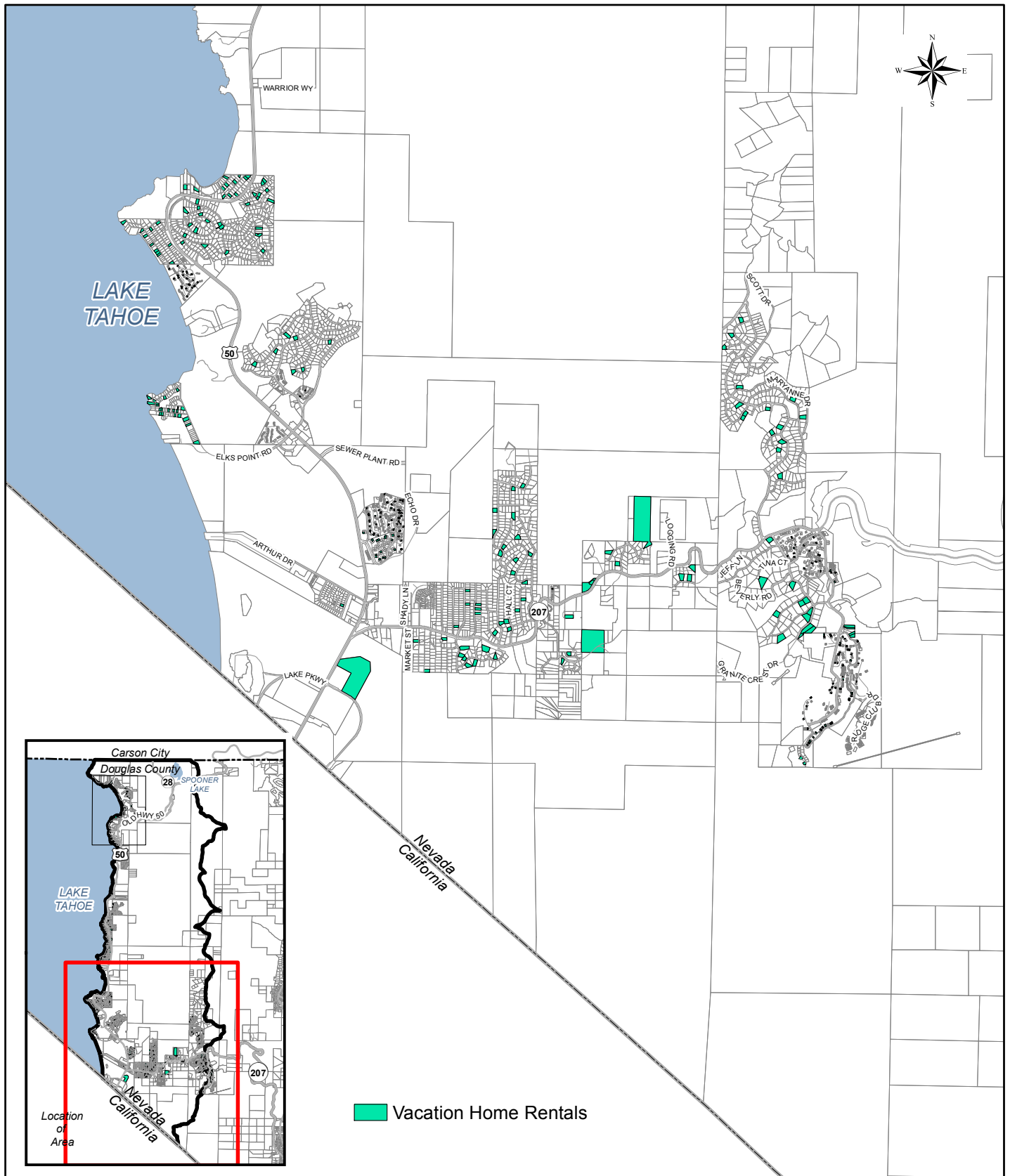


**Map 3**  
**Vacation Home Rentals**  
**in Cave Rock Estates, Lincoln Park, and Skyland**





**Map 4**  
**Vacation Home Rentals**  
**in Zephyr Cove, Round Hill, Lake Village, Kingsbury, and Stateline**

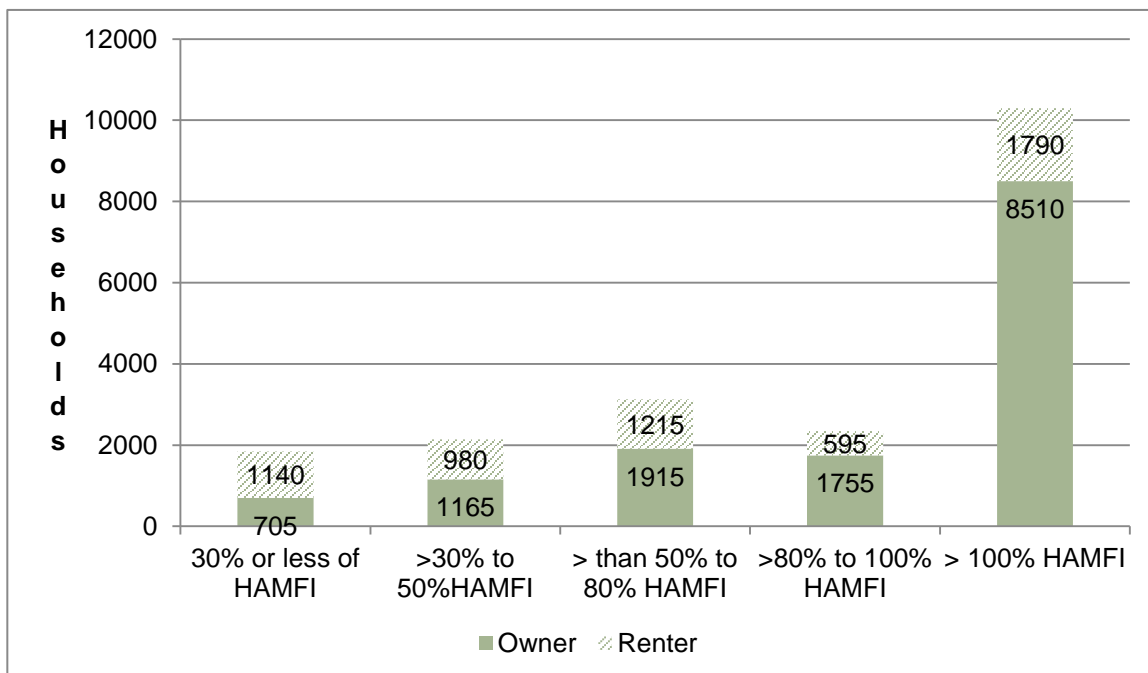


## AFFORDABLE HOUSING

Affordable housing includes, market rate housing as well as subsidized housing. In other words, housing is affordable if it does not require a significant percentage of household income. The standard rule of thumb is that housing costs, including utilities, should not exceed 30 percent of household income. Cost burden is defined as housing costs that exceed 30 percent of income while severe cost burden is defined as housing costs that exceed 50 percent of household income. Further, the focus is on housing costs for low-income households, or those below 80 percent of median income. Some communities may expand the income eligibility above 80 percent but usually affordable housing programs target households below 80 percent of median income. Housing can be affordable to low-income households without subsidies, but in tight housing markets, it becomes very difficult to find rental or owner-occupied housing affordable to low-income households without some form of subsidy.

Figure 10 provides a breakdown of household income distribution in Douglas County by tenure. Households below 30 percent of median income include 705 owners and 1,140 renters. Households with incomes below 30 percent of median income are defined as extremely low-income and would have incomes ranging from \$14,750 to \$24,300 depending on household size. For households with incomes between 30 and 50 percent median income, there are 980 renter households and 1,165 owner households. As household income increases, the proportion of owner-occupied households also increases. The tenure breakdown for households above 100 percent of median income, for example, includes 8,510 owner households and 1,790 renter households.

**Figure 10**  
**Household Income Distribution, by Tenure**



Source: Comprehensive Housing Affordability Strategy (CHAS) based on 2010-2014 American Community Survey. HAMFI is the HUD Adjusted Median Family Income.

As shown in Table 8, the FY 2016 Median Family Income for Douglas County is \$69,400. This is based on a family of four. To qualify for subsidized affordable housing that serves low-income

households (up to 80 percent of median income), a household of four could not have income above \$56,150 per year. The income restrictions for affordable housing vary depending on the type of housing (e.g., permanent vs. transitional, owner or renter-occupied). Some affordable housing programs, such as the Low-Income Housing Tax Credit, target populations below 60 percent of median income.

**Table 8**  
**Douglas County Income Limits, FY 2016**

<b>Douglas County FY 2016 Median Family Income= \$69,400</b>	<b>Household Size</b>			
<b>Income Range</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Extremely Low-Income (Less than 30%)</b>	\$14,750	\$16,850	\$20,160	\$24,300
<b>Very Low-Income (31 to 50%)</b>	\$24,600	\$28,100	\$31,600	\$35,100
<b>Low-Income (51 to 80%)</b>	\$39,350	\$44,950	\$50,550	\$56,150

Source: HUD Income Limits, FY 2016(4/13/2016)

Table 9 breaks out the number of low-income owners and renters (below 80 percent of median income) that are experiencing severe cost burden (paying more than 50 percent of household income for housing costs, including utilities). For renter households with incomes below 30 percent of HAMFI, 76.3 percent of the households are paying more than 50 percent of their income for housing. Cost burden for owner households with incomes below 30 percent of HAMFI is also significant with 60.3 percent of these households paying more than 50 percent of their income for housing.

**Table 9**  
**Cost Burden for Low-Income Households in Douglas County**





<b>Household Income</b>	<b>Housing Cost Burden (Housing Cost &gt; 30%)</b>	<b>Severe Housing Cost Burden (Housing Cost &gt; 50%)</b>	<b>Total Households</b>	<b>Percent with Housing Cost Burden</b>	<b>Percent with Severe Housing Cost Burden</b>
<b>Renters</b>					
< or = to 30% HAMFI	900	870	1,140	78.9%	76.3 %
30% to 50% HAMFI	785	430	980	80.1%	43.9%
>50% to 80% HAMFI	695	135	1,215	57.2%	11.1%
<b>Owners</b>					
<or = to 30% HAMFI	525	425	705	74.5%	60.3%
30% to 50% HAMFI	715	430	1,165	61.4%	36.9%
>50% to 80% HAMFI	795	375	1,915	41.5%	19.6%

Source: 2017 Comprehensive Housing Affordability Strategy (CHAS), based on 2010-2014 American Community Survey. HAMFI is the HUD Area Median Family Income.

Cost burden remains the most significant housing problem for low-income renter and owner households in Douglas County. Figure 11 provides information on the Fair Market Rents (FMRs) for the County and the wage required to support the FMRs based on housing costs not exceeding 30 percent of household income. The fair market rent for a one bedroom unit is \$705 per month, for example. To afford this unit, a household would need an hourly wage of \$13.15 per hour, or an annual salary of \$37,120.

The minimum hourly wage for an employee without health insurance is \$8.25 (or \$7.25 with health insurance). As shown in Figure 10, minimum wage workers could not afford more than \$429 per month based on the 30 percent standard for affordable housing. The Leisure and Hospitality sector, which has the highest number of employees in the County, has an average hourly wage of \$13.94 (DETER 2015). Affordable housing for leisure and hospitality workers could not exceed \$724 per month based on the 30 percent standard for affordable housing. For a Douglas County School District teacher making \$17.51 per hour, the affordable housing cost would be \$910 per month. Finally, for a Deputy Sheriff starting in the Douglas County Sheriff's Office, the starting salary is \$20.02 and affordable housing would be equal to \$1,041 per month. Housing costs include the actual monthly rent or mortgage as well as utilities.

**Figure 11**  
**FY 2017 Fair Market Rents in Douglas County and**  
**Salaries Needed to Afford Housing**

	Efficiency 	1 Bedroom 	2 Bedroom 	3 Bedroom 
<b>Fair Market Rent Fiscal Year 2017</b>	\$589/month	\$705/month	\$928/month	\$1,351/month
<b>Housing Wage</b>	\$11.33	\$13.56	\$17.85	\$25.98
<b>Annual Salary Needed to Afford Housing</b>	\$23,560	\$28,200	\$37,120	\$54,040
<b>Work Hours/ Week at Minimum Wage</b>	55	66	87	126

Employment	Minimum Wage	Leisure & Hospitality	School District	Deputy Sheriff
<b>Hourly Wage</b>	\$8.25	\$13.94	\$17.51	\$20.02
<b>Annual Salary</b>	\$17,160	\$28,988	\$36,431	\$41,641
<b>Affordable Housing /month</b>	\$429	\$724	\$910	\$1,041

## AFFORDABLE HOUSING INVENTORY

Affordable housing in Douglas County is provided through subsidized housing units as well as Housing Choice Vouchers provided by the Nevada Rural Housing Authority.

Table 10 provides information on the affordable housing developments in Douglas County. At the current time, there are 442 affordable units, both renter and owner-occupied.

**Table 10**  
**Renter and Owner-Occupied Affordable Housing in Douglas County, 2016**

Name of Development	Number of Units	Population	Income Target	Location
<b>Renter-Occupied Units</b>				
Aspen Grove	39	Families	N/A	Stateline
Crestmore Village-Phase I*	40	Families	45%, 50%	Gardnerville
Crestmore Village-Phase II	40	Families	30%, 45%	Gardnerville
Kingsbury Manor	36	Families	N/A	Minden
Lake Vista 1*	24	Families	60%	Kingsbury
Lake Vista II*	40	Families	60%	Kingsbury
Mahogany Court	21	Families	N/A	Minden
Meadow Brook	30	Families	N/A	Stateline
Parkway Vista	30	Seniors	40%, 50%	Gardnerville
Rancho Vista	36	Families	N/A	Gardnerville
Summit Crest*	28	Families	45%	Indian Hills
<b>Owner-Occupied Units</b>				
Arbor Gardens*	78	Families	110%	Gardnerville
<b>TOTAL</b>	<b>442</b>			

*Aspen Grove, Lake Vista, and Meadow Brook are TRPA Mitigation Projects*

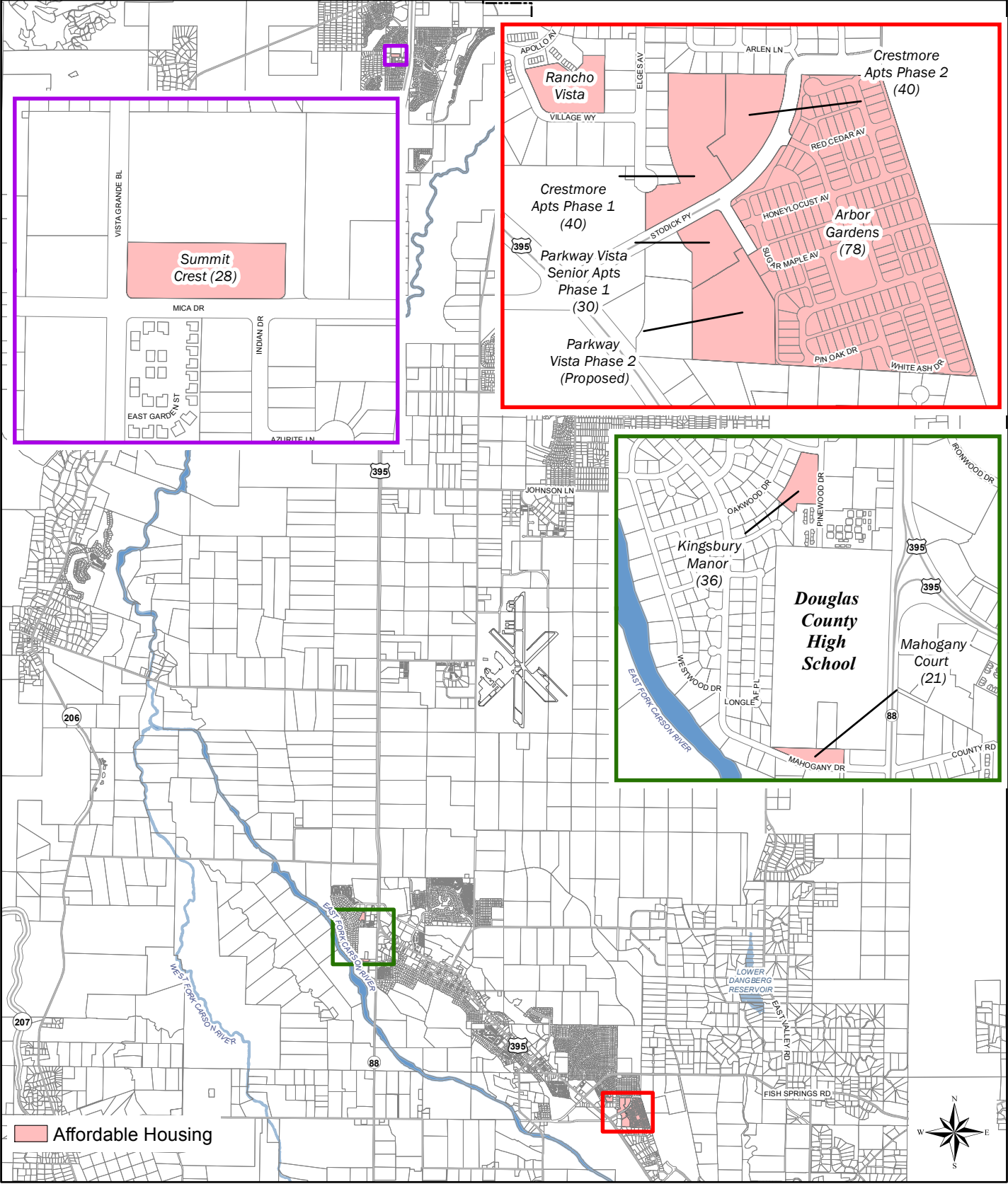
*\*Developments with Douglas County Affordable Housing Agreements*

The only deed-restricted owner-occupied affordable housing in Douglas County is located at Arbor Gardens in Gardnerville. The subdivision includes 160 single family detached dwellings and 78 of these units are deed restricted. Since the developer entered into a density bonus agreement with Douglas County, the units will remain deed restricted for 15 years (as compared to 30 years for affordable rental housing). The deed restrictions for the affordable units at Arbor Gardens will begin to expire in September 2017.

The Nevada Rural Housing Authority provides several programs to provide affordable home ownership to Nevada Residents. Under its Home At Last Programs, NRHA has provided down payment assistance to 179 families, for a total of \$35,470,477. The Mortgage Credit Certificate Program has assisted 141 families for a total of \$27,939,156.

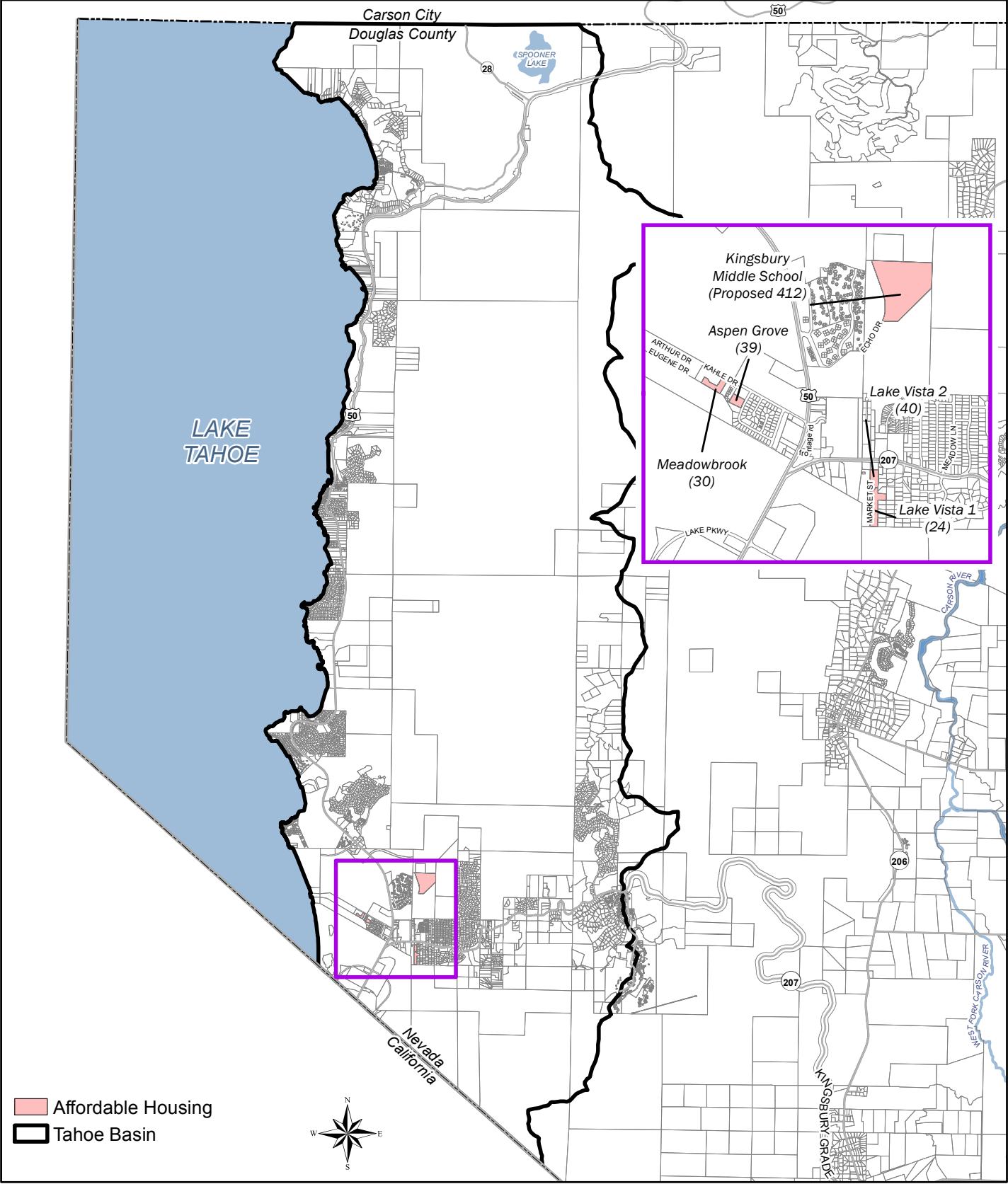
Map 5-6 displays the location of subsidized affordable housing in Douglas County. Affordable rental housing in the Carson Valley includes units at Crestmore Village, Kingsbury Manor, Mahogany Court, Parkway Vista, Rancho Vista, and Summit Crest. Affordable rental housing in the Tahoe Region includes Lake Vista, Aspen Grove, and Meadow Brook.

**MAP 5**  
**AFFORDABLE HOUSING IN THE CARSON VALLEY**





**MAP 6**  
**AFFORDABLE HOUSING IN THE TAHOE REGION**



The only affordable rental units for seniors are in the 30-unit Parkway Vista development in Gardnerville. Although Phase II of Parkway Vista has not been started, the five acre parcel is already zoned for additional affordable multi-family housing. According to the developer, New Beginnings, Parkway Vista has maintained 100 percent occupancy. Units that become vacant are rented quickly and the developer believes there is still a need for senior housing in Douglas County, particularly affordable senior housing. The Parkway Vista development cost approximately \$116,000 per unit, including hook-up fees, etc.

The amount of vacant acreage available for multi-family development includes parcels that are zoned either MFR (Multi-Family Residential) or MUC (Mixed-Use Commercial). Both zoning districts allow up to 16 dwelling units per acre. As shown in Table 11, there are currently 42.40 acres of MFR zoning and 17.97 acres of MUC zoning. In other words, there are only 60.37 acres of vacant acreage available for Multi-Family Residential development in Douglas County (outside of the Tahoe Basin). It should be noted that approximately 64 acres of multi-family zoning was removed from the North County Specific Plan in 2001.

Rural communities such as East Valley and Fish Springs would not have any MFR or MUC zoning since they are not located within an Urban Service Area. However, the amount of acreage available within the urban service areas of the Towns is very low.

**Table 11**  
**Vacant Acreage Zoned Multi-Family Residential or Mixed Use Commercial**  
**in Douglas County, by Community/Regional Plan**

<b>Community or Regional Plan</b>	<b>Multi-Family Residential (MFR)</b>	<b>Mixed-Use Commercial (MUC)</b>
<b>Airport</b>	0.00	0.00
<b>Agriculture</b>	0.00	0.00
<b>East Valley</b>	0.00	0.00
<b>Fish Springs</b>	0.00	0.00
<b>Foothills</b>	0.00	0.00
<b>Gardnerville*</b>	19.75	1.66
<b>Gardnerville Ranchos</b>	3.65	0.00
<b>Genoa</b>	0.00	0.00
<b>Johnson Lane</b>	0.00	0.00
<b>Indian Hills/Jacks Valley</b>	2.18	0.00
<b>Minden</b>	12.65	16.31
<b>Ruhenstroth</b>	0.00	0.00
<b>Pinenut</b>	0.00	0.00
<b>Sierra</b>	4.17	0.00
<b>Topaz Lake</b>	0.00	0.00
<b>Topaz Ranch Estates/Holbrook Junction</b>	0.00	0.00
<b>TOTAL</b>	<b>42.40</b>	<b>17.97</b>

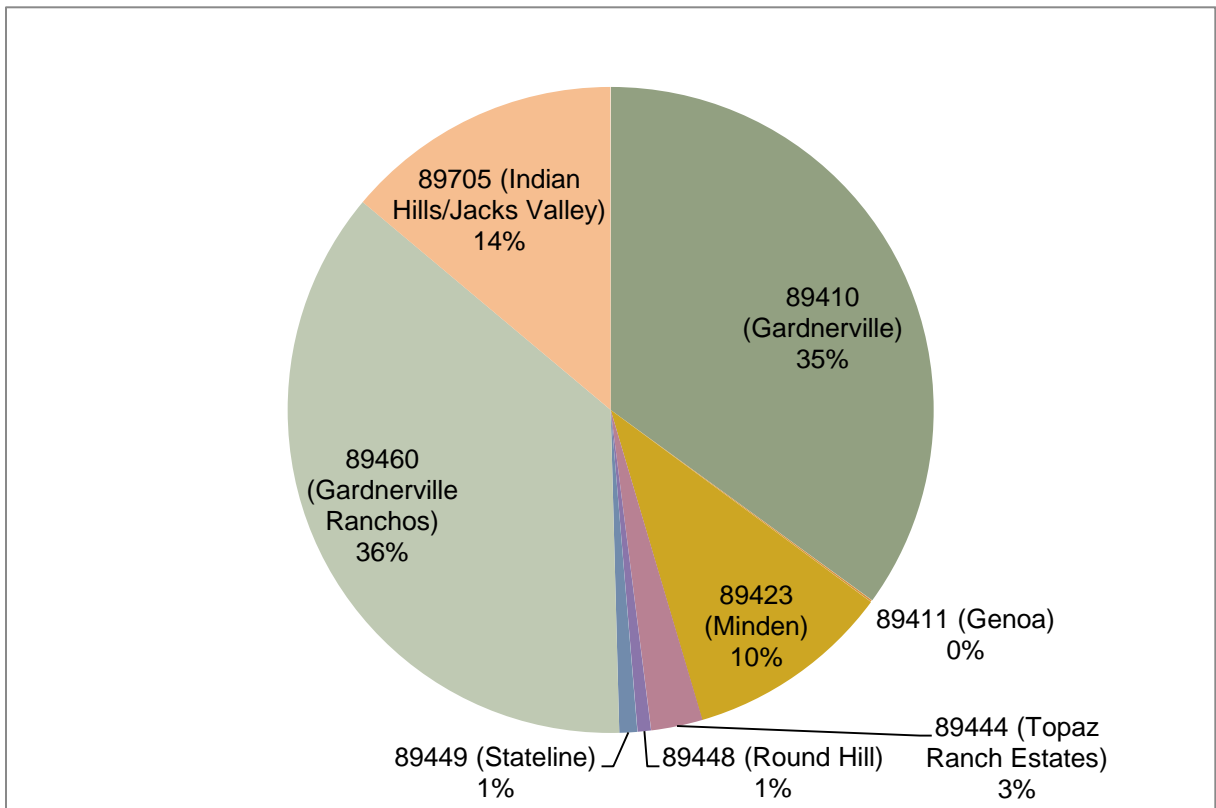
*\*Includes 5.08 acres for Phase II of Parkway Vista Development*

The Nevada Rural Housing Authority (NRHA) is providing Housing Choice Vouchers to 290 households, for a total of 1,202 individuals, in Douglas County. The Housing Choice Vouchers can be used for up to 110 percent of the fair market rents. Tenants are allowed to use up to 40 percent of their household income for the first year of the program. At the end of 2016, NRHA had closed its waiting list for Housing Vouchers. Of the 1,202 individuals served, 226 are disabled and 272 are 55 years or older. None of these vouchers are used at subsidized developments. The annual rental assistance amounts to \$1,802,940. According to NRHA, there were 1,393 housing choice vouchers for the entire state (outside of Clark and Washoe Counties)



The voucher waiting list is closed and there are 800 people on the current waiting list. In addition to Housing Choice Vouchers, NRHA also provides Tenant-Based Rental Assistance (TBRA) for Homeless Families and VASH-Rental Assistance for Veterans. Figure 12 depicts the location of NRHA vouchers in Douglas County based on zip codes. The highest percentage of vouchers are located in the Gardnerville Ranchos and Gardnerville at 36 percent and 35 percent respectively. The Indian Hills/Jacks Valley zip code contains 14 percent of the total vouchers while the Minden zip code accounts for 10 percent of the total vouchers in the County.

**Figure 12**  
**2016 Housing Choice Vouchers in Douglas County, by Zip Code**



## EVICCTIONS

In Nevada, landlords can evict tenants based on the Five-Day Late Payment regulation (NRS 40.2512) or the 30-day “No Cause” regulation. As shown in Table 12, the East Fork Justice Court served 861 renters with eviction notices during 2015 and 2016. Of this total, only 6 notices were successfully contested by the tenants.

**Table 12**  
**Evictions in East Fork Township, 2015 and 2016**

Year	Evictions Served
2015	473
2016	388
<b>TOTAL</b>	<b>861</b>

## SUPPORTIVE HOUSING

Supportive housing provides permanent housing for the frail elderly as well as individuals with disabilities, such as severe and persistent mental illness, developmental disabilities, and physical disabilities (e.g., traumatic brain injury). Many disabled people rely on Supplemental Security Income (SSI), which currently provides \$771 a month to individuals. Affordable rent for someone on SSI could not exceed \$231 per month.

At the current time, there is no affordable supportive housing in Douglas County. The Family Support Council is pursuing the development of supportive housing for persons with development disabilities. The proposed housing, to be known as Jesse's Ranch, would be located on the Seaman Ranch property in Minden.

## EMERGENCY AND TRANSITIONAL HOUSING

The supply of emergency and transitional housing in Douglas County is very limited. The Family Support Council operates Abbey Crossing, a domestic violence shelter. Austin's House provides emergency shelter for children up to age 18 and was funded in part with Community Development Block Grant (CDBG) funds.

Douglas County Social Services is able to provide temporary housing in motels using funding from the Nevada Low-Income Housing Trust Fund. Douglas County used to apply for approximately \$8,000 in Continuum of Care Emergency Solutions Grant (ESG) funds but no longer participates in the program.

Douglas County participated in the 2016 Point-in Time Count for the Rural Continuum of Care. A total of nine individuals were found on the streets. In addition, the 2016 Continuum of Care reported 122 homeless students in the Douglas County School District. This is a decrease from the comparable 2012 Continuum of Care count of 202 homeless students. It should be noted that the number of homeless children living in hotels and motel continues to increase. There were four children living in hotels and motels in 2011 but the 2016 Continuum of Care reported the number had increased to 22 children. Children are considered homeless if they are unsheltered, living doubled up, living in a hotel/motel, or else living in a shelter, transitional housing, or foster care.

## HOUSING ISSUES AND OPPORTUNITIES

### 2016 MASTER PLAN SURVEY

According to persons who participated in the 2016 Master Plan Survey, the Housing Element was rated as one of the top three Master Plan Elements needing improvement, after Growth Management and Land Use. Several survey respondents expressed concern with the lack of diverse housing stock and the expensive housing market in Douglas County. Some of the comments included, "More affordable rental apartments for young adults," "55 Plus Senior Housing and Senior Section 8," Rental Housing and Jobs," and "More truly affordable rentals for small families with pets and imperfect credit." One survey respondent implored the County to "implement some protections for renters." Another survey respondent stated they were paying \$800 to \$900 per month for a 1 bedroom apartment after utilities and stated "There's no way anyone working for minimum wage could afford it and there's very few jobs around here that pay more than minimum wage." One parent provided the following comment, "I am concerned about housing options....My daughter has been trying to move back to Gardnerville for almost two years and there is just nothing available."

### INCREASING COUNTY SUPPORT FOR AFFORDABLE HOUSING

At the current time, the County's housing responsibilities are located in Douglas County Social Services and the Douglas County Community Development Department. Douglas County Social Services receives federal and state funding to provide emergency housing vouchers and case management. Douglas County Community Development reviews all development proposals, applies for CDBG funding on behalf of the County, Towns, and non-profit organizations, and monitors the deed restricted units at Arbor Gardens.

It may be beneficial for the County to create a dedicated division or department to address housing issues in the County. To address the County's capacity to address housing issues, it may be helpful for the Board of Commissioners to establish a Housing Task Force in 2018. The Task Force would include major employers, the Carson Valley Chamber of Commerce, non-profits organizations, and other stakeholders.

The County is in the process of adopting a memorandum of understanding (MOU) with the Nevada Rural Housing Authority which supports the development of affordable housing, rehabilitation of existing structures, and various affordable housing initiatives. One of the first steps outlined in the MOU is to develop a task force to review impediments to affordable housing.

### GROWTH MANAGEMENT ORDINANCE EXEMPTIONS FOR AFFORDABLE HOUSING

The County's Growth Management Ordinance has been amended over the years to provide exemptions for certain types of housing. At the current time, deed restricted affordable housing is exempted from the Growth Management Ordinance and developers do not need to secure allocations for the affordable units. All property owners who wish to construct an accessory dwelling unit (ADU) on their property, however, must currently apply for a Building Permit Allocation under the County's Growth Management Ordinance, including the payment of \$361. Since many of the ADUs provide affordable housing for relatives and/or tenants, it is recommended that the County amend the Growth Management Ordinance and exempt ADUs from the Growth Management Ordinance.

## EMPLOYEE RECRUITMENT AND RETENTION

The lack of affordable housing in Douglas County makes it difficult to recruit new public and private sector employees. As a result, the lack of affordable housing impacts economic development strategies. During stakeholder interviews, a repeated comment was the difficulty of recruiting new employees due to the lack of affordable housing in Douglas County.

The survey at the September 2016 Critical Issues Conference Douglas Business Group also reinforced this problem. When the participants were asked if there was sufficient housing stock to serve their employees, the response was 87 percent “No” and 13 percent “Yes” (based on 76 responses). When asked what the County could do to help, the responses were:

- 1) More single family residential (8 responses, or 11 percent)
- 2) More Multifamily (apartments and condos) (17 responses, or 24 percent)
- 3) Create live/work environments (2 responses, or 3 percent)
- 4) All of the above (43 responses, or 61 percent)

The lack of affordable housing also means that many employees in Douglas County need to commute to Douglas County for work, thereby adding to traffic congestion on County, state, and federal roads.

## IMPROVING COUNTY DENSITY BONUS AND AFFORDABLE HOUSING AGREEMENT ORDINANCE

Douglas County adopted the Density Bonus and Affordable Housing Agreement Ordinance in 1996 (Chapter 20.440). Prior to 2001, the ordinance allowed affordable housing developers to request a density bonus of up to 25 percent where either: a) up to 20 percent of the units are affordable to households earning between 51 and 80 percent of the County’s median income (currently \$39,350 to \$56,150; or b) at least 15 percent of the units are affordable to households earning up to 50.9 percent of the median income (currently under \$39,350). In 2001, the County amended the density bonus ordinance to also allow a density bonus if at least 20 percent of the units are owner-occupied single-family residences for households with incomes up to 110 percent of median income. The density bonus ordinance requires developers to record a deed restriction maintaining affordability for 30 years for rental housing or 15 years for for-sale housing.

The only development containing affordable owner-occupied housing is Arbor Gardens. The 160 unit development includes 78 deed restricted units, most of which were purchased between 2003 and 2006. The Affordable Housing Agreement for Arbor Gardens requires the developer to restrict the sale of these homes to households with incomes at 110 percent or less of the County median income. The Fiscal Year 2016 Median Income in Douglas County for a family of four was \$69,400. Applying the 110 percent income qualification would mean that a family of four could have a household income as high as \$76,340.

The 15-year deed restrictions for the affordable units at Arbor Gardens will begin to expire in 2018. Although Douglas County Community Development communicates with realtors who represent potential buyers of deed restricted units (to ensure the potential buyer meets the income restrictions), it has been noted that some of the deed restricted units have either been rented or else sold to buyers who are not income qualified. In 2012, the Community Development Department identified at least 17 deed restricted units that were sold without approval of the buyer by the County. In other words, these sales may have violated the deed restrictions and provided a windfall to the previous owner.

The Density Bonus Program was last used in 2007 for the Summit Crest Apartments on Mica Drive in Indians Hills GID.

The County could increase the supply of affordable housing by requiring developers of large subdivisions to provide 20 or 15 percent of the units as affordable housing. Arbor Gardens provides a good example of how this can work. There are several recommended changes to the County's Density Bonus Ordinance:

- 1) Remove the 2001 Amendment which raised the income limit to 110 percent of median income for the deed restricted units in the Arbor Gardens subdivision.
- 2) Remove the reference to special needs populations in the current ordinance. None of the affordable housing agreements target special needs populations.
- 3) Remove the "adverse impact" language in the current ordinance. This is a broad term that raises possible fair housing concerns.
- 4) Make the Density Bonus Agreement mandatory for all residential developments (owner and renter-occupied units) with more than 50 dwelling units. For example, a proposed subdivision with 160 units would be given a density bonus in return for the provision of affordable housing units.

## INCREASING HOUSING DIVERSITY IN DOUGLAS COUNTY

The housing stock in Douglas County continues to contain more than 70 percent single-family detached units. To encourage more housing diversity as well as more affordable owner and renter-occupied residential development, the County could pursue the following options:

- 1) Remove the requirement that multi-family residential development obtain Multi-Family Residential land use designation for MFR (Multi-Family Residential) zoning and permit MFR zoning as a permitted zoning district within the Commercial land use category.
- 2) Lower the percentage of commercial usage required in MUC zoning districts.

## VISITABILITY FOR NEW SINGLE FAMILY DETACHED AND ATTACHED HOMES.

The only dwelling units which are required to be accessible under the American with Disabilities Act (ADA) are multi-family developments with more than 4 units. Otherwise, single-family and single-family attached dwellings are not required to be accessible to persons with physical disabilities. To create housing that is more sustainable for current and future residents, Douglas County could require all new single family detached and attached dwellings to meet visitability standards. This would include one at-grade entrance, wider hallways on the first floor, and one accessible bathroom on the first floor of the dwelling. Requiring visitability standards now will avoid the need for homeowners to install ramps and accessibility modifications in their homes, which are often expensive. Visitability presents an opportunity for residents to age in place.

## NRHA VOUCHERS IN DOUGLAS COUNTY

At the current time, NRHA provides vouchers to 290 households in Douglas County. The vouchers are used throughout the County and are not currently used in any of the subsidized affordable housing developments. Many landlords and apartment complexes do not accept Housing Choice Vouchers, however, which can mean that the supply of housing available for voucher holders is restricted. The County may want to explore incentives for landlords to accept vouchers.

## HOUSING ELEMENT GOALS, POLICIES, AND ACTIONS

The following goals, policies, and actions for the Douglas County Housing Element set forth priorities for the next five to ten years.

### HOUSING GOAL 1

#### TO INCREASE HOUSING OPPORTUNITIES IN DOUGLAS COUNTY BY REMOVING REGULATORY BARRIERS.

Housing Policy 1.1	Douglas County will support local efforts to increase affordable and supportive housing for families, elderly, and disabled populations.
Housing Action 1.1	<b>Amend the Douglas County Development Code to include a provision on reasonable accommodation, in conformance with the Fair Housing Act.</b>
Housing Action 1.2	<b>Amend the Douglas County Development Code to remove limits on the number of unrelated persons that can live in a dwelling unit.</b>
Housing Action 1.3	<b>Amend the Douglas County Development Code to include minimum density requirements in the multifamily residential and mixed use commercial zoning districts.</b>
Housing Action 1.4	<b>Douglas County will change the Master Plan land use designations to permit multi-family zoning within the Commercial Land Use designation.</b>
Housing Action 1.5	<b>Douglas County will review the single-family design standards in the Development Code to determine whether or not impediments exist for the development of moderately priced entry level homes including single-family attached units.</b>
Housing Action 1.6	<b>Douglas County will revise the criteria in the Mixed-Use Zoning District to reduce the percentage of commercial usage required in MUC Zoning Districts.</b>
Housing Action 1.7	<b>Douglas County will amend the Building Permit Allocation and Growth Management Ordinance to exempt accessory dwelling units from the allocation provisions of the Ordinance.</b>

## HOUSING GOAL 2

### TO INCREASE AWARENESS OF AFFORDABLE HOUSING NEEDS IN DOUGLAS COUNTY

- |                           |   |
|---------------------------|---|
| <b>Housing Action 2.1</b> | <b>Douglas County shall convene a Housing Task Force during 2018 to examine housing issues in the County, including County organizational issues, and will prepare a report with housing recommendations to the Board of Commissioners by 2019.</b> |
| <b>Housing Action 2.2</b> | <b>As part of the required annual report on the Master Plan, include a status report on affordable housing in Douglas County, including developments with density bonuses.</b>  |

## HOUSING GOAL 3

### TO REDUCE PREDEVELOPMENT COSTS ASSOCIATED WITH AFFORDABLE HOUSING DEVELOPMENTS, INCLUDING LAND ACQUISITION, AND OTHER UP FRONT DEVELOPMENT COSTS.

- |                           |  |
|---------------------------|--|
| Housing Policy 3.1        | Support developments that include affordable housing with reduced development and building permits fees as well as reduced water and sewer fees. |
| <b>Housing Action 3.1</b> | <b>Prepare recommendations on strategies to reduce predevelopment costs for affordable housing, including donation of County tax parcels.</b>    |

## HOUSING GOAL 4

### TO INCREASE AFFORDABLE RENTAL HOUSING UNITS FOR ELDERLY AND DISABLED HOUSEHOLDS IN THE MINDEN/GARDNERVILLE AREA AND INDIAN HILLS.

- |                           |   |
|---------------------------|---|
| Housing Policy 4.1        | Housing units for qualified elderly and disabled households shall be eligible for project cost reductions by exceeding Fair Housing and ADA accessibility requirements. |
| <b>Housing Action 4.2</b> | <b>Develop an additional 40 to 80 units of affordable rental units within ten years for elderly and disabled households.</b>  |

## HOUSING GOAL 5

### TO INCREASE AVAILABILITY OF AFFORDABLE HOMEOWNERSHIP OPPORTUNITIES FOR HOUSEHOLDS WITH INCOMES UP TO 80 PERCENT OF AMI.

Housing Policy 5.1	Support community land trusts to develop and maintain entry-level housing stock for households with incomes below 80 percent of median income.
Housing Policy 5.2	Encourage property owners to re-zone parcels as MFR or MUC within urban services areas of Douglas County.
Housing Policy 5.3	Continue to support and retain Nevada Rural Housing Authority and USDA first time homebuyer programs in Douglas County.
<b>Housing Action 5.1</b>	<b>Douglas County will amend the Density Bonus ordinance to require developers to include a percentage of affordable units in large subdivisions in return for a density bonus.</b>

## HOUSING GOAL 6

### TO INCREASE HOUSING OPPORTUNITIES FOR SPECIAL NEEDS HOUSEHOLDS INCLUDING PERSONS WITH PHYSICAL AND MENTAL DISABILITIES, THE ELDERLY, AND AT-RISK CHILDREN.

Housing Policy 6.1	The County shall cooperate with developers in the production of dwelling units accessible to persons with disabilities and shall encourage developers to consider incorporating minimal changes in the percentage of new units, which would make them more usable for persons with disabilities while not otherwise affecting their marketability.
Housing Policy 6.2	Work with local housing groups to assist disabled persons with accessibility modifications. Encourage housing finance agencies such as, USDA, Nevada Housing Division and the Rural Nevada Housing Authority to make available housing rehabilitation funds for accessibility projects in Douglas County.
<b>Housing Action 6.1</b>	<b>Douglas County will prepare recommendations concerning visitability requirements for new single family detached and attached dwelling units.</b>



## HOUSING GOAL 7

### TO INCREASE RESOURCES TO MAINTAIN OWNER-OCCUPIED UNITS IN DOUGLAS COUNTY WITH PREFERENCE FOR ELDERLY HOUSEHOLDS.

#### Housing Policy 7.1

The County will continue to support existing local and home rehabilitation and weatherization programs in order to reduce ownership expenses and improve health and safety concerns.

#### Housing Policy 7.2

The County will continue to pursue state and local funding programs to address rehabilitation and weatherization needs in Douglas County.